

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

In re:	ALBERTO ANTHONY RAMOS	§	Case No. 3:19-bk-00002-JAF
	MARY LOUISE HOLLOWAY-RAMOS	§	
		§	
Debtor(s)		§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Doreen Abbott, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk, U S Bankruptcy Court  
300 North Hogan Street  
Suite 3-150  
Jacksonville, FL 32202

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within **30** days from the mailing of this notice plus an additional three days for service if any party was served by U.S. Mail, together with a request for a hearing and serve a copy of both upon the Trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/02/2020 By: /s/ Doreen Abbott  
Trustee

Doreen Abbott  
P.O. Box 56257  
Jacksonville, FL 32241-6257

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

In re: ALBERTO ANTHONY RAMOS  
MARY LOUISE HOLLOWAY-RAMOS

§ Case No. 3:19-bk-00002-JAF

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§

Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATION FOR COMPENSATION**

*The Final Report shows receipts of* \$ 10,000.00

*and approved disbursements of* \$ 0.00

*leaving a balance on hand of<sup>1</sup>* \$ 10,000.00

**Balance on hand:** \$ 10,000.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Suntrust Bank	67,719.67	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 10,000.00

Application for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Doreen Abbott	1,750.00	0.00	1,750.00
Trustee, Expenses - Doreen Abbott	104.82	0.00	104.82

Total to be paid for chapter 7 administration expenses: \$ 1,854.82

Remaining balance: \$ 8,145.18

Application for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
<b>NONE</b>			

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Total to be paid for prior chapter administration expenses:	\$ 0.00
Remaining balance:	\$ <u>8,145.18</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
NONE				

Total to be paid for priority claims:	\$ 0.00
Remaining balance:	\$ <u>8,145.18</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$58,291.44 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 14.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Vystar Credit Union	4,149.86	0.00	579.87
3	Vystar Credit Union	21,158.84	0.00	2,956.57
4	Capital One	5,454.08	0.00	762.11
5	Nelnet	2,061.41	0.00	288.04
6	Jax Federal Credit Union	5,572.12	0.00	778.60
7	Army & Air Force Exchange Services	8,189.23	0.00	1,144.30
8	Orange Park Medical Center	150.00	0.00	20.96
9	PYOD, LLC	6,102.09	0.00	852.66
10	PYOD, LLC	500.01	0.00	69.87
11	Citibank, N.A.	4,953.80	0.00	692.20

Total to be paid for timely general unsecured claims:	\$ 8,145.18
Remaining balance:	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claims dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
NONE				

Total to be paid for tardy general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
NONE				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00

Prepared By: /s/ Doreen Abbott

Trustee

Doreen Abbott  
P.O. Box 56257  
Jacksonville, FL 32241-6257

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION

In re:

Case No: 19-00002-JAF

Alberto Anthony Ramos  
Mary Louise Holloway-Ramos

Debtor(s)./

**PROOF OF SERVICE OF NOTICE OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Trustee, Doreen Abbott, hereby certifies that a copy of the Notice of Trustee's Final Report and Applications for Compensation dated February 5, 2020, was furnished on February 5, 2020, by first class mail, postage prepaid, to all parties listed on the attached matrix or via CM/ECF after the docketing of the pleading if the recipient is a registered CM/ECF user.

Dated: February 5, 2020

/s/ Doreen Abbott  
P.O. Box 56257  
Jacksonville, FL 32241-6257  
(904) 886-9459  
Trustee

Label Matrix for local noticing  
113A-3  
Case 3:19-bk-00002-JAF  
Middle District of Florida  
Jacksonville  
Wed Feb 5 15:22:54 EST 2020

Alberto Anthony Ramos  
2392 Perth Dr  
Orange Park, FL 32065-6382

Angela Karulak L FNP  
1895 Kingsley Ave  
Orange Park, FL 32073-4466

Capital One Bank USA NA  
PO Box 30281  
Salt Lake City, UT 84130-0281

Clay County Fire Rescue  
PO Box 865666  
Orlando, FL 32886-5666

Florida Dept. of Revenue  
Bankruptcy Unit  
P.O. Box 6668  
Tallahassee, FL 32314-6668

JCPenney  
PO Box 965007  
Orlando, FL 32896-5007

KCI USA INC  
PO Box 30128  
Dallas, TX 75303-0001

Orange Park Medical Center  
PO Box 740771  
Cincinnati, OH 45274-0771

SYNCE/Lowes  
PO Box 965005  
Orlando, FL 32896-5005

Mary Louise Holloway-Ramos  
2392 Perth Dr  
Orange Park, FL 32065-6382

SUNTRUST BANK  
Attn: Support Services  
P.O. Box 85092  
Richmond, VA 23286-0001

(p)CREDITORS BANKRUPTCY SERVICE  
PO BOX 800849  
DALLAS TX 75380-0849

Capital One Bank USA NA  
PO Box 30285  
Salt Lake City, UT 84130-0285

Clay County Fire Rescue  
PO Box 865668  
Orlando, FL 32886-5668

Home Depot  
PO Box 6497  
Sioux Falls, SD 57117-6497

Jax Federal Credit Union  
562 Park Street  
Jacksonville, FL 32204-2962

Nel Net Claims  
PO Box 82505  
Lincoln, NE 68501-2505

Orange Park Medical Center  
Resurgent Capital Services  
PO Box 1927  
Greenville, SC 29602-1927

SunTrust Bank  
PO Box 85092  
VA-RVW6290  
Richmond, VA 23285-5092

Nelnet  
121 South 13th Street  
Suite 201  
Lincoln, NE 68508-1922

WELLS FARGO BANK, N.A.  
Default Document Processing  
N9286-01Y  
1000 Blue Gentian Road  
EAGAN, MN 55121-7700

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Citibank, N.A.  
701 East 60th Street North  
Sioux Falls, SD 57104-0493

Clay County Tax Collector  
Post Office Box 218  
Green Cove Springs FL 32043-0218

JCPenney  
PO Box 960090  
Orlando, FL 32896-0090

Jon Brown, Do  
1895 Kingsley Ave  
Orange Park 32073-4466

Orange Park Acute Trauma LLC  
1895 Kingsley Ave Suite 300  
Orange Park, FL 32073-4453

PYOD, LLC  
Resurgent Capital Services  
PO Box 19008  
Greenville, SC 29602-9008

(p)VYSTAR CREDIT UNION  
PO BOX 45085  
JACKSONVILLE FL 32232-5085

Wells Fargo Home Mortgage  
PO Box 10335  
Des Moines, IA 50306-0335

Wells Fargo Home Mortgage  
PO Box 14411  
Des Moines, IA 50306-3411

Doreen Abbott +  
PO Box 56257  
Jacksonville, FL 32241-6257

United States Trustee - JAX 13/7 +  
Office of the United States Trustee  
George C Young Federal Building  
400 West Washington Street, Suite 1100  
Orlando, FL 32801-2210

Note: Entries with a '+' at the end of the  
name have an email address on file in CMECF

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Army & Air Force Exchange Services  
Attention: GC-G  
3911 S. Walton Walker Blvd  
Dallas, TX 75236

(d)Army/Airforce Exchange  
PO Box 650410  
Dallas, TX 75265

Vystar Credit Union  
4949 Blanding Blvd.  
Jacksonville, FL 32210

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Jerry A. Funk  
Jacksonville

(d)Nelnet  
121 South 13th Street, Suite 201  
Lincoln, NE 68508-1922

(d)SunTrust Bank  
Attn: Support Services  
P.O. Box 85092  
Richmond, VA 23286-0001

End of Label Matrix  
Mailable recipients 34  
Bypassed recipients 3  
Total 37